



**IT IS ORDERED** as set forth below:

A handwritten signature in black ink, reading "Jeffery W. Cavender".

**Date: February 28, 2020**

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**Jeffery W. Cavender**  
U.S. Bankruptcy Court Judge

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE:

VANESSA ANN WESTBROOKS	:	CHAPTER 13
	:	
Debtor.	:	CASE NO.: 17-72105-JWC

**CONSENT ORDER GRANTING  
DEBTOR'S MOTION TO INCUR DEBT**

This matter arose upon Debtor's "Motion to Incur Debt" ("Motion"), filed in the above-styled Chapter 13 case on January 6, 2020 (Docket Entry No. 33). The Hearing on the Motion was held on February 25, 2020. The Motion seeks to incur debt in the amount of \$19,357.77 to be paid over seventy (72) months at 17.49% and \$439.12 per month. Prior to the hearing the Debtor was able to find a vehicle with more favorable terms. The Motion was presented to the Court by Counsel for the Debtor. The Chapter

13 Trustee did not oppose the motion based on the new vehicle terms proffered to the Court. No other parties appeared in opposition, it is hereby

**ORDERED** that Debtor's Motion to Incur Debt is **GRANTED**. The Debtor may incur debt for an automobile up to and not exceeding the amount of \$15,397.90 to be paid over seventy (72) months at 17.49% and \$349.29 per month. It is

**FURTHER ORDERED** that the incurring of new vehicle debt shall not impact nor be grounds to reduce the dividend to Debtors' unsecured creditors. The Debtors will provide proof of the auto purchased within 60 days.

**END OF DOCUMENT**

Prepared by:

/s/  
Howard P. Slomka, Esq.  
Georgia Bar No. 652875  
Slipakoff & Slomka, PC  
3350 Riverwood Parkway  
Suite 2100  
Atlanta, GA 30339  
404-997-3732

Consented to by:

/s/ signed with express permission  
Julie Anania  
Georgia Bar No. 477064  
Attorney for Nancy J. Whaley  
Chapter 13 Trustee  
303 Peachtree Centre Ave.  
Suite 120  
Atlanta, GA 30303

DISTRIBUTION LIST

Nancy J. Whaley  
Chapter 13 Trustee  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303

Vanessa Ann Westbrook  
3016 Fair Creek Court  
Lithonia, GA 30038

SEE ATTACHED FOR ADDITIONAL CREDITORS

Label Matrix for local noticing  
113E-1  
Case 17-72105-jwc  
Northern District of Georgia  
Atlanta  
Fri Feb 28 12:18:09 EST 2020

Amca  
2269 S Saw Mill  
Elmsford, NY 10523-3832

Capital One  
Po Box 30281  
Salt Lake City, UT 84130-0281

Directv, LLC  
by American InfoSource LP as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

(p)GEORGIA DEPARTMENT OF REVENUE  
COMPLIANCE DIVISION  
ARCS BANKRUPTCY  
1800 CENTURY BLVD NE SUITE 9100  
ATLANTA GA 30345-3202

Lvnv Funding Llc  
C/o Resurgent Capital Services  
Greenville, SC 29602

(p)NATIONAL CREDIT SYSTEMS  
ATTN MELANIE MAYFIELD  
3750 NATURALLY FRESH BLVD  
ATLANTA GA 30349-2964

H. Michael Solloa Jr.  
Tripp Scott, P.A.  
110 SE 6th Street  
15th Floor  
Fort Lauderdale, FL 33301-5004

Vanessa Ann Westbrooks  
3016 Fair Creek Court  
Lithonia, GA 30038-5108

World Omni Financial Corp.  
c/o Christina V. Paradowski, Esquire  
110 SE 6th Str, 15th Flr  
Fort Lauderdale, FL 33301-5004

Affiliatd Gr  
7381 Airport View Dr Sw  
Rochester, MN 55902-1847

Ashley Funding Services, LLC its successors  
assigns as assignee of Laboratory  
Corporation of America Holdings  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Central Credit Service  
9550 Regency Square  
Jacksonville, FL 32225-8169

Diversified Consultant  
P O Box 551268  
Jacksonville, FL 32255-1268

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Midland Funding, LLC  
Midland Credit Management, Inc. as agent  
Midland Funding, LLC  
PO Box 2011  
Warren, MI 48090-2011

Christina V. Paradowski  
Tripp Scott, PA  
Suite 1500  
110 SE 6th Street  
Ft. Lauderdale, FL 33301-5039

Thompson O'Brien Kemp Nasuti  
40 Technology Parkway South  
Suite 300  
Norcross, GA 30092-2924

Nancy J. Whaley  
Nancy J. Whaley, Standing Ch. 13 Trustee  
303 Peachtree Center Avenue  
Suite 120, Suntrust Garden Plaza  
Atlanta, GA 30303-1216

World Omni Financial Corp.  
c/o H. Michael Solloa, Jr.  
110 SE 6th St., 15th Flr.  
Ft. Lauderdale, FL 33301-5004

All 3 Realty, LLC  
102 Love Street  
Stockbridge, GA 30281-3426

Barclays Bank Delaware  
Po Box 8803  
Wilmington, DE 19899-8803

Department Stores National Bank  
c/o Quantum3 Group LLC  
PO Box 657  
Kirkland, WA 98083-0657

Dsnb Macys  
Po Box 8218  
Mason, OH 45040-8218

Lvnv Funding, LLC its successors and assigns  
assignee of FNEM, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Moneylion  
Po Box 1547  
Sandy, UT 84091-1547

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600 Richard B. Russell Bldg.  
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Po Box 91614  
Mobile, AL 36691-1614

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Fort Lauderdale, FL 33301-5004

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Georgia Department of Revenue  
1800 Century Blvd  
Suite 17200  
Atlanta, GA 30345

Naticrsys  
3750 Naturally Fresh Blv  
Atlanta, GA 30349

End of Label Matrix	
Mailable recipients	29
Bypassed recipients	0
Total	29